

UNITED STATES DISTRICT COURT

SOUTHERN DISTRICT OF TEXAS

United States of America,

§

Plaintiff,

§

§

vs.

§

§

Civil Action \_\_\_\_\_

(CDCS: 2019A15731)

Christina Gutel,

§

§

Defendant.

§

§

## Complaint

1. *Jurisdiction.* The district court has jurisdiction because the United States is a party. *See* U.S. CONST., art III, § 2, and 28 U.S.C. § 1345.
2. *Venue.* The defendant resides in Harris County, Texas, and may be served with process at 5217 Ridgcrest Drive, La Porte, Texas 77571.
3. *The Debt.* The debt owed to the United States arose through a promissory note from U.S. Small Business Administration (“SBA”). The debt on the date of the Certificate of Indebtedness was:
 

A.	Current principal	\$ 29,688.83
B.	Interest (through 01/02/18)	\$ 4,482.12
C.	Administrative fees, costs, penalties (Including \$400.00 Filing fee)	\$ 12,729.72
D.	Balance due	<u>\$ 46,900.67</u>
E.	Prejudgment interest accrues at 2.87% per annum being \$2.33 per day.	
F.	The current principal in paragraph 3 A is after credits of \$8,998.00.	

4. *Default.* The United States has demanded that the defendant pay the indebtedness, and the defendant has failed to pay it.
5. *Prayer.* The United States prays for judgment for:
  - A. The sums in paragraph 3, pre-judgment interest, administrative costs, and post-judgment interest.
  - B. Other relief the court deems proper.

Respectfully submitted,

CERSONSKY, ROSEN & GARCÍA, P.C.

By: /s/ M. H. Cersonsky  
M. H. Cersonsky, TBN: 04048500  
1770 St. James Place, Suite 150  
Houston, Texas 77056  
Telephone: (713) 600-8500  
Fax: (713) 600-8585

Attorneys for Plaintiff

For Important Information About This Lawsuit Please See Next Page.

## **Federal Court Suit**

- 1. You have been served in a lawsuit.**
- 2. If you dispute the debt in it, you must file a written response to the lawsuit with the court and the government's lawyer. If you do not, a default judgment will be taken against you.**
- 3. Your written response is due 21 days after the day you got the lawsuit papers.**
- 4. Mail your written response to:**

**Clerk  
United States District Court  
P.O. Box 61010  
Houston, Texas 77208**

**and send a copy to the lawyers for the United States at:**

**M. H. Cersonsky  
Cersonsky, Rosen & García, P.C.  
1770 St. James Place, Suite 150  
Houston, Texas 77056**

**Be sure to put your case number and name on your response.**

- 5. If you do not dispute the debt claimed in the lawsuit and want a payment plan, please contact Eddith Salazar at (713) 600-8500.**



U.S. DEPARTMENT OF THE TREASURY  
BUREAU OF THE FISCAL SERVICE  
WASHINGTON, D.C. 20227

ACTING ON BEHALF OF  
U.S. Small Business Administration  
CERTIFICATE OF INDEBTEDNESS

Debtor Name(s) and Address(es):

Christina Gutel  
5217 Ridgecrest Drive  
La Porte, TX 77571

I certify that the U.S. Small Business Administration (SBA) records show that the debtor named above is indebted to the United States in the amount stated as follows:

Principal:	\$	29,688.83
DMS fees:	\$	10,934.70
DOJ fees:	\$	1,395.02
Interest (through 01/02/2018):	\$	4,482.12

(pursuant to 31 U.S.C. 3717(e) and 3711(g)(6), (7); 31 C.F.R. 285.12(j) and 31 C.F.R. 901.1(f); and 28 U.S.C. 527, note)

**TOTAL debt owed as of 01/03/2019: \$ 46,500.67**

\*NOTE: Per the creditor agency profile, the debt continues to accrue interest at the annual rate of 2.87% (or \$2.33 daily).

The debt arose in connection with the co-debtors' March 2013 default on a SBA Guaranteed Loan (DLH18401560-05) in the amount of \$37,400.00.

**CERTIFICATION:** Pursuant to 28 USC ss. 1746, I certify under penalty of perjury that the foregoing is true and correct to the best of my knowledge and belief based upon information provided by the U.S. Small Business Administration.

1/3/2019  
A handwritten signature in black ink, appearing to read "Natalie R. Stubbs", written over a horizontal line.

Signed by Natalie R. Stubbs

Natalie Stubbs  
Financial Program Specialist  
U.S. Department of the Treasury  
Bureau of Fiscal Service

